

of the data, the same page:

...ing for last,

ST. JAMES' CHURCH.

of powhollers and renters of
 some hold yesterday afternoon

was held yesterday afternoon at the Wesleyan-street, convened by notice to the Pewholders and James' Church, Sydney.—We, the parish, respectfully and came at a meeting to be held on Monday next, the 3rd April, proceedings instituted by the Bishop's Court, to remove us from which we were elected by you. Sir John Maityn, John P. Mackenzie. The attendance was named.

tion. Allwood presided, and with prayer, proceeded to state which the parishioners had been of the parish had considered it better to take their advice on a vote of importance, as affecting the interests, but the interests and the year 1857, the late Bishop Government to sanction the parishioners as a registry office without inconvenience to the clergy, letter, conveying the same and the terms were according to the appointment as rector of 1857. The Bishop is

The persons mentioned in the above-mentioned letter had no other accommodation than the rooms of the Bishop's residence, and that the possession of such rooms entailed additional expense. In consequence of the refusal of the Bishop, a grant of the premises was issued by the Government to the parish, viz., the Bishop, Mr. [Name], and himself, for a dwelling-house of the parish, without any reservation of the premises for a registry office. It was further stated that there were those present who were not entitled to a time to time at their vestry.

It was asked why the rooms continued to be used for the purpose of a registry office.

...the present Bishop significantly in the rooms, gave instructions in the plans and specifications attached to the school-house would have been carried out. I must object, that as the present Bishop, be might that they should be granted for a school-

school purposes. The force of
and on that occasion he men-
there was no necessity for his
did not require them. In
that his family was to be in-
ative from England, and as
ould put his family to very great
time of sickness), he wrote
circumstance, and adding that
'portage for a family was
out to very great inconvenience
ssion of the rooms occupied
and requesting that the room
red. To that application the
he was not aware th

remove the Registry, and
rent advised, consent to its removal.
James' Parsonage were prepar-
ing suitable accommodation else-
where. The letter he wrote informing the
rent from what he had hoped
a much perplexity, he then re-
that had been made with
er, and concluded by asking;
reply. To this the Bishop
his reply should have caused
sisting that he could not
advice; he had, howe-
Mr. Gordon, and he
ould be appointed to con-

son) again wrote to the Bishop of the diocese, and affected the property of the diocese in the hands of the trustee. He refused to have a correspondence, and he fell out with them together, and lay the letter of all of them that as it was not settled between the Bishop which the rights and property of the diocese was desirable that legal opinion be sought. Mr. M'Callach, as being a pewholder, was selected. Mr. M'Callach met them together to consider the matter, and whether any, the slightest, doubt existed as to the two rooms in question. There being any doubt we should

Further proceedings, but this would feel compelled to take as the property of which we were in that at our Easter meeting again mooted by the fact that it was stated that the case was perfect at a doubt on the subject. He counsel's opinion; and in this case would lead to a peaceable instructed to send counsel's opinion that had been submitted to him. He regretted to say that, and Mr. McCulloch, however, counsel to obtain proceedings, and on the basis of the

the cause why an information should not be exhibited by the authority we claimed to exercise in James' parish. On receipt of the letter to call the parishioners together we might wish us, as the matters stood until about eleven, to have received the following communication, on the part of the Bishop of Adelaide.—Having reference to the letter of the Bishop of Sydney and the same, respecting the rooms occupied by his Lordship to state, that the whole matter to arbitration in the

standing, that the award of the case may be, shall be binding and that all legal proceedings shall be disposed of by the trustees be immediately authorized by his Lordship to state in writ, to give any legal sanction to the validity to the appointment of the Bishop of Sydney for the time being.

Yours, my dear Mr. Allwood, yours very truly,
E. DEAR

John Allwood, M.A., &c.

now in the hands of the meeting.
What course was to be adopted
they would admit that their
having due regard to the inter-
est any other way than they have

in which we had any private interest in an office of very great responsibility to your trustees, and we know that your account for neglect of our trust in the parish to be alienated from us was granted. If you consider that we have discharged our obligations with due diligence and justice to record the same in the parish book, that we have done. He would be trustees, that we have received the same, and we have communicated in Mr. Deas Thorne's name, and we have satisfaction. We consider them to be your trustees, and we empower them to authorise and empower them to do so, and we have given them into effect.

He stated that the only question was whether the rooms were the property of the parish or of the Bishop. The answer was made absolutely to the affirmative without any reservation of any kind. The best of one of the pew-holders, (Mr. Manning) was then read. It was to the effect that equity should be filed on the part of the trustees against the trustee praying that the trusts might be enforced. The trustees might be compelled to let the rooms, or else that the Bishop might be forced for inconsistent purposes, might use the rooms for the purposes of the church as recommended, with

of the pewholders should be better; and which, it might be, the best solution of the difficulty. The question was asked why the parishioners should make a surrender of that to which they were so opinion just read we were entitled. The answer was, that the matter to arbitration we should have no right. If it was ours, we should have no right to surrender it. The parishioners submitted that an arbitration was not an equity suit, but a matter of fact. The court said it would have to be considered as a friendly arbitration, or an arbitration of fact. The court said it was a matter of fact.

...thought it doubtful
...would not, by submitting to a
...right to, make an unnecessary
...JOSEPHSON was opposed
...thought it desirable th
...their opinion as to whether
...been right or wrong, as
...might be guided by that opin
...that the trustees had come was
...REWARD then moved, "That
...wealthy

as the Diocesan Registry Office. He said that he was sorry that that portion of the building was a matter of law, the period allotted to the portion of the property was the Diocesan Registry; and that that portion of the building was a considerable time before

REPOINDER OF MR. HOLDEN TO LETTER
OF MR. TORRENS.

(For favour of the Herald.)

LONDON,
To R. R. TORRENS, Esq.

DEAR SIR,—Your letters appearing in the *North American Advertiser* of the 11th and 13th March, I have applied to the Editor of the *North American Advertiser* to apply to the Editor of the *Sydney Herald* during the month of July, 1864, did not reach me until the last English mail was on the point of leaving Sydney and I did not receive the private letter you intended to precede or accompany mine until some time after the month of August, 1864, and I was unable to reply by the February mail as you desired.

Notwithstanding your difference of opinion upon some points, I am glad to find that you accept my remarks in the same spirit in which I have written them, and that in reference to the essential matters upon which our views are in unison, you consider my letters likely to assist your efforts to introduce the features of the new system into the legislation of the old country.

These points of agreement would be more pleasing water for additional remark than those of difference. But as it is with regard to the latter only that due notice has been given, and as the former are matters which will trouble you with a few observations thereon, by way of rejoinder.

Your differences with me apply,

1. To my remarks on the acceptance of the terms of the new insurance policy, and my proposal to my proposal to define the existing rule giving precedence to the first of two conflicting certificates, by referring to the priority to the issue of the first certificate describing the land, irrespective of re-issues upon transfer.
2. To my statement of risk on re-issues with reference to augmentation of the assurance fee—either generally or in exceptional cases.
3. To the issue of certificates subject to qualification or exception in special cases.

My conclusion is, that the certificate in cases of transfer of the whole land, by noting the transfer thereon instead of the issue of a new certificate.

On the first of the above points you observe, that

These points of agreement would be more pleasant matter for additional remark than those of difference. But as it is with regard to the latter only that clearness is needed, I will not dwell on the former, but will trouble you with a few observations thereon, by way of rejoinder.

Your differences with me apply,

1. To my remarks on the acceptance of the new certificates, and the growth to my mind of the proposal to define the existing rule giving precedence to the first of two conflicting certificates, by referring to the priority to the issue of the first certificate describing the land, irrespective of re-issues upon transfer, and the issuing of new certificates with reference to augmentation of the assurance fee—either generally or in exceptional cases.
2. To the issue of certificates subject to qualification or exception in special cases.
3. To the issue of certificates in cases of re-transfer of the whole land, by noting the transfer thereon instead of the issue of a new certificate.

On the first of the above points you observe, that my objection to the term indefeasible will apply to the issue of the first certificate, and not to the second, which I have not disputed the propriety of the designation, as to those certificates issued upon future dealings which are the subject of my strictures.

This, I admit, may be the case in strict legal principle, but it is not in accordance with the spirit of the risk of error is by means generally the same in the two cases—or that even if it were so, this would afford an answer to my suggestion, which is to amend the Act by rendering complete and unambiguous the provisions relating to the issue of certificates for dealing with those errors which shall actually occur.

Before an original certificate can issue, there is a investigation by the examiners, a diagram is framed by a licensed surveyor, and approved by the draftsman. A second copy of the diagram is sent to every adjacent owner, with a view to invite correction, and preclude error. No such precaution can possibly be taken in future dealings,—and as to the clearness and precision of the record on which you lay so much stress, I believe a statement of the facts is the only way to prevent the slightest error, and to secure the right of this consideration.

my objection to the term *amendment* will apply to the other two. I have no objection to the use of the word *correction* which I have not disputed the propriety of the designation, as to those certificates issued upon future dealings which are the subject of my strictures.

This, I admit, may be the case in strict logic; but in the common use of language, with you, the risk of error is practically the same in the two cases—or that even if it were so, this would afford no answer to my suggestion, which is to amend the Act by rendering complete and unambiguous the certificate, by prescribing the manner of dealing with the errors which shall actually occur.

Before an original certificate can issue, there is an investigation by the examiners, a diagram is framed by a licensed surveyor, and approved by the draftsman. The department is not a large one, and the adjacent owners, with a view to invite correction, are precluded error. No such precaution can possibly be taken in future dealings,—and as to the clearness and precision of the record on which you lay so much stress, I think a hypothetical case will show that whatever be the weight of this consideration it is limited to those cases in which the entry is entered on the existing record is dealt with, the complication resulting from subdivision, the avoidance of the same, and the like, which may be met with the check of a careful departmental draftsman cannot, by anything short of miracle, be expected to insure absolute accuracy.

But, as I have already said, the point here under consideration is not to diminish the amount of risk as the mode of dealing with actual error when it has arisen, and has placed two certificates in conflict. You say the Act is not open to my objection, because it precribes which certificate should prevail, namely the one which is first made. I say the object of the failure of the language of the Act to carry out its own intent in this particular:—and although I shall give my reasons before I conclude for proposing, on reconsideration, which certificate should prevail, I cannot but perceive that you have in any way met the argument set forth in my previous letter. Nor can I understand the relevancy of your distinction between the passing

it is limited to those cases in which the entire land entered on the existing record is dealt with, the complication resulting from subdivision, the system of recording by reference to a plan, and with the check of a careful departmental draughtsman cannot, by anything short of miracle, be expected to insure absolute accuracy.

But, as I have already said, the point here under consideration is not so much the amount of risk as the mode of dealing with actual error which has arisen, and has placed two certificates in conflict. You say the Act is not open to my objection, because it prescribes which certificate should prevail, namely the one which is first recorded. I cannot but regret the failure of the language of the Act to carry out its own intent in this particular: and although I shall give my reasons before I conclude for proposing, on reconsideration, some amendments, I cannot but be anxious to perceive that you have in any way met the argument put forth in my previous letter. Nor can I understand the relevancy of your distinction between the passing of a certificate on the ground being recorded and the certificate being used as a means of proof in all events, the document which alone is available as evidence of title in the hands of the holder.

You ask me to consider whether it be worth while to make the responsibility of a certificate of title, in order to obviate so remote a liability to error, as I ask you in reply to consider what is the object of getting rid of the retrospective character of title, and whether it is not a singularly unimportant and far too little demanding investigation? If this be so, then, so far as the new system succeeds in this, we are better off. We also agree that it does, in fact, so succeed. We are content to render it an incalculable improvement on the present system, inasmuch as the errors which are now under consideration, be they few or many, the single conclusive document which is the very aim and end of the question, has not been secured, and its leading rule in accepting such a document as final and conclusive, is thereby destroyed. Therefore, of necessity be dealt with as exceptions and apart from the general rule, just as in a system using by tickets—intended to avoid confusion in

(certificate being issued, inasmuch as the certificate at all events, the document which alone is available evidence of title in the hands of the holder.

You ask me to consider whether it be worth while to the State to make a special investigation of title, in order to obviate so remote a liability to error: I will answer in reply to consider what is the object of getting rid of the retrospective character of title, and whether the State is justified in making a special title demanding investigation? If this be so, the *so far as the new system succeeds in this*, we are bound to agree. We also agree that it does, in fact, so succeed, and I am content to render it an incalculable improvement on the old system, inasmuch as the error which are now under consideration, be they few or many, the single conclusive document which is the very aim and end of the question, has not been replaced by a conflicting rule in accepting such documents as final (cannot be). I am not, therefore, of necessity, to be dealt with as exceptions and apart from the general rule, just as in a system voting by tickets—intended to avoid confusion the tickets are not to be taken as the sole evidence of the right of the holder, but as an inadvertent issue of the necessity of the holder to two separate persons would necessitate a departure from the simplicity of the general rule, and compel an exceptional investigation. And if it be thought that the principle of the tickets should prevail, I think I have given in my former letter, the reasons why I am attaching this priority to the earliest certificate which has embraced the land in question, notwithstanding it may have been exchanged by accident or design for a later one, and the course of subsequent dealings. To these reasons I do not perceive in your letter even any attempt at an answer.

I am, however, inclined, on further consideration to this I think it will be more desirable to render priority of title to the holder of the earliest certificate, in the issue of the certificate, the ground of preference, inasmuch as it will treat a number of cases the disturbance of an existing possession is more likely with mischief, to violate a just claim, or to interfere with bona fide improvements, than to give priority to a person who has done no advance labour; and even when such inability to do so should be found to work injustice, it will be an error

an inadvertent issue of the title on the right of the holder of the title to two separate persons would necessitate a departure from the simplicity of the general rule, and compel an exceptional investigation. And if it be thought that the principle of priority should prevail, I think I have given in my former answer a sufficient reason for attaching this priority to the earliest certificate which has embraced the land in question, notwithstanding it may have been exchanged by accident or design for another certificate, in the course of subsequent dealings. To these reasons do you perceive in your letter even any attempt at an answer.

I am, however, inclined, on further consideration to this I think it will be more desirable to render priority to the holder of the title rather than in the issue of the certificate, the ground of preference being that in the greater number of cases the disturbance of an existing possession is more likely to work mischief, to violate a just claim, or to interfere with bona fide improvements, than the case of a person who has no title, or no adverse holder; and even if where such inability to do justice also be found to work injustice, it will be from a more readily compensated by pecuniary damages than the former.

Yet for reason, and also for the sake of a rule simply applied without demanding preliminary investigation, I think it will be better to regard registration *as possession* in all cases a perfect defence against registration *without possession*, irrespective of any reference to the title.

For cases may occur (particularly in the regulation of traffic in unimproved allotments in a new territory where neither party may have taken possession until long after registration of either or both titles, and such cases may be met by the rule that possession in accordance with the terms of his own title certificate, is fairly entitled to the *prima facie* legal priority.

While the law in reference to actions of ejectment may be settled, and the law, too, the power conferred in the Registrar-General for amendments to erroneous registration may be collaterally and independently exercised. These are already very fully conferred by the existing Act: so fully, indeed, as to

more readily compensated by pecuniary damages than the former.

For this reason, and also for the sake of a rule simply applied without demanding preliminary investigation, I think it will be better to regard registration *with possession* as in all cases a perfect defence against registration *without possession*, irrespective of any question as to the nature of the possession.

For cases may occur (particularly in the case of traffic in unimproved allotments in a new territory where neither party may have taken possession until after registration of either or both titles, and such cases may be very numerous) in which, in accordance with the terms of his own publicable title, is fairly entitled to the *prima facie* legal priority.

While the law in reference to actions of ejectment may be settled on this simple footing, the procedure invested in the Registrar-General for amendments of erroneous registration may be collaterally and independently exercised. These are already very fully conferred by the existing Act: so fully, indeed, as to necessitate some amendment of the law. It is a more judicial organization than is at present provided, and to afford one of the many evidences continually presenting themselves of the necessity for placing over, or forming out of the materials of this office, a Law Department upon the basis of the party, upon discovering error, to apply for amendment of his own certificate, or cancellation of that which conflicts. And there would be no injustice in requiring either party prejudiced by error to notify the Registrar-General of the error, or to make given a reasonable time after its discovery, or paid for his right (although it might be otherwise considered to insist upon an amendment in his own favour) to the right, and only this, but also to lose by similar lack of notice the opportunity of recovering the fund involved in any case even in which he may have been injured by the error into accepting a title to land of which another registered owner was in possession.

By this mode of proceeding the following advantages would be secured:

No registered owner need ever fear being prejudiced by any error committed in favour of any other person.

more judicial organization than is at present sufficient, and to provide, and to afford one of the many evidences continually presenting themselves, of the necessity for placing over, or forming out of the materials of the Land Titles Department within the Land Titles Office, a party, upon discovering error, to apply for amendment of his own certificate, or cancellation of that which conflicts. And there would be no injustice in requiring either party prejudiced by error to notify the Land Titles Department within a reasonable time after its discovery, on pain of losing his right (although it might be otherwise conclusive) to insist upon an amendment in his own favour, and requiring either party, by similar action, to demand compensation from the assured party in any case even in which he may have been innocent, led by the error into accepting a title of land of which another registered owner was in possession.

By this mode of proceeding the following advantages would be secured:—

1. No registered owner need ever fear being prejudiced by any error committed in favour of any other person.
2. No person innocently accepting a registered title conflicting with another preferred to his through possession, would be deprived of compensation solely through failure to ascertain that his party in possession (for example) be mistaken for a mere tenant) had in fact a superior right.
3. The motive for prompt discovery supplied by being made a condition of preserving the right to amendment or compensation (as the case may be) would tend to secure rectification of errors, and prevent aggravation or difficulty in elucidation of facts and delay.
4. The assurance fund would be relieved from the burden of its plate without any unjust compensation.

I have now said all that I have to say on the topics of your last letter. — In so doing, I have occupied more

TEA, SUGAR, AND LUXURIES.

To the Editor of the Herald.

Sir.—You make out a strong case, every man must admit for restoring the old amount of taxation on tea

and sugar: and yet it ought not to be done, I think, without the taxation also of various luxuries. We are seriously in debt; and the safest, and the only a-honorable and a-wise course, is to raise the revenue by a moderate additional revenue, and pay the debt. It gradually off-appropriating the annual surplus to public works, and thus to the legitimate employment of the people. Re-adding the same to the revenue, and thus to the expenditure is the last thing that we ought to sanction.

Our statements on this subject, in all its aspects, may in the main be conceded. The liability of the Government to the public is not by small amounts; the farmers: and even a day labourer, with half-a-dozen children, if he gets back a portion of the produce of his labour, and the additional tax on his work, will be scarcely a loss to the bargain. Nor will the labouring classes generally forget that, should they pay somewhat more than at present, they should be able to get more for their money. I think it fair, to be at once the ruling and the non-paying body. After all, the tax will be no greater than in the sister colonies, nor one-third what it is in England. The first part of the tax will be paid by the master of a large family, on the other hand, with many of this very labouring class to feed, and especially the squatter with his stock-men and shepherds, who will be the principal tax-payers. I have no doubt

Nevertheless, I conceive that direct taxation on luxuries, with an increase of the importation duties on wine, should accompany the proposed increase on tea and sugar. And, for example, the duty on not only duty be imposed, as in most other countries, on every carriage and horse used for recreation or exercise; on every racehorse; and on all club houses, those ministers to luxury in its most ostentatious and expensive form. And, as the Government Treasury from debt, and restoring thus our pecuniary credit, tea and sugar at the breakfast table ought to be additionally taxed, why not our rich wines at dinner also? If men in humble life shall feel the weight of it, of course, the more they will value the amount of their outlay for grog—and the community will be the richer, and many families made more happy by the exchange. So, if the man of higher station finds his claret or his sherry too expensive, he can drink a little less of it, and save the money to be expended in some other direction.

I do not suggest compensatory duties, however, with any view to such results; but solely on grounds which seem to me to be just, and therefore necessarily expedient. We are one community; and we owe a heavy debt, which ought as soon as possible to be discharged. But we require, also, funds enough concurrently for sundry objects of outlay, from which it would be most undesirable to abstain. To accomplish these ends, it becomes all of us as one man to struggle together; every class and individual uniting, according to the means of each, to bear fairly and honestly

the necessary burthen.

Yours obediently,
COLONIST.

MERCANTILE AND MONEY ARTICLE.

MONDAY EVENING.

THE amount of Customs duties paid to-day is
as follows:—

Brandy	...	...	...	...	...	£381	0	0
Gin	...	...	...	...	...	309	0	4

Liquors, cordials, or strong waters	...	...	...	15 11
Whisky	...	...	...	60 12
Brum	...	...	...	541 5
Wine	...	...	...	17 18
Ale, porter, and beer (in bottle)	...	...	...	9 10
Tobacco and snuff	...	...	...	210 16
Tea	...	...	...	731 6
Coffee and chicory	...	...	...	41 4
Sugar, unrefined	...	...	...	808
Honding warehouse duty	...	...	...	183 10
Philatage	...	...	...	29 11
Dues	...	...	...	1 9
Total	...	...	...	2274 15 2

The Customs revenue collected at the port of Sydney during the month of March amounted to £58,940 17s. 5d. For the corresponding month of the year 1864 the receipts were £41,147 12s. The increase on the month is, therefore, £17,793 5s. 5d., or 43 per cent. The cause of this considerable increase in the Customs revenue is in consequence of no less than £16,000 being paid during the two days before the meeting of the Parliament, on the

anticipation that some alterations would be made in the tariff; but this belief was speedily dispelled, for, on the first day of meeting, the Colonial Secretary stated positively that the Government did not propose to derive any additional revenue from the Customs. And the financial statement of the Treasurer has borne this out, the only new taxes proposed being stamp duties. During

the first quarter of the year 1864 the Customs revenue amounted to £139,916 17s. 10d., while for the same quarter of the present year the receipts have reached £155,283 9s. 6d., which is an increase of £15,366 11s. 8d., or 11 per cent. During the first three months of last year about £12,000 was received for duties under the proposed new tariff, which was subsequently rejected, and the money

The following table will show the amounts received monthly during the first three months of the years 1864 and 1865.

	1864.	1865.
January ...	£49,500 6 8	£51,291 17 4
February ...	49,250 19 2	50,086 14 0
March ...	49,250 19 2	50,086 14 0

In order to shew the fluctuations in the Customs revenue we append a statement of the amounts received during the first three months of the last eleven years, viz., from 1855 to 1865:—

1855	£130,916 12 0	£155,988 9 4
1856	131,112 12 0	155,988 9 4
1857	131,112 12 0	155,988 9 4
1858	131,112 12 0	155,988 9 4
1859	131,112 12 0	155,988 9 4
1860	131,112 12 0	155,988 9 4
1861	131,112 12 0	155,988 9 4
1862	131,112 12 0	155,988 9 4
1863	131,112 12 0	155,988 9 4
1864	131,112 12 0	155,988 9 4
1865	131,112 12 0	155,988 9 4

1859	...	...	155,000
1860	...	...	183,063
1861	...	...	143,417
1862	...	...	137,319
1863	...	...	155,594
1864 (less £12,000)	...	...	139,516
1865	...	...	155,383

The receipts for the Customs revenue for the first quarter of the present year are satisfactory, there being an increase on every year, except 1862 and 1863. As compared with 1862 the decrease is very small, and only amounts to

£2000, and with 1863 the decrease is £10,300. On the separation of Queensland, in 1859, the Customs revenue fell considerably, but it has gradually recovered, and, although the amount is less than for 1863, the returns for the present quarter have again equalled the year 1859. When we go back to the year 1855 the increase in the Customs revenue is very large, and amounts to nearly £64,000, or 41 per cent.

On 1856 there is an increase of £57,000; on 1857, £24,300; on 1858, £24,000; on 1859, £274; on 1860, £22,000; on 1861, £12,000; and on 1864, £27,000.

At the adjourned annual meeting of the members of the Australian Mutual Provident Society, held to-day, Mr. J. F. Josephson, M.L.A., Mr. King, and Dr. Smith were declared elected directors.

We have news from Melbourne to the 1st instant. The following are the commercial items from the *Argus* of that date:—

Business in the market has been active again to-day, and numerous sales are reported. Some large parcels of fish tea have been placed, at prices considerably below the original quotations. The fish tea market has been very quiet, and the holders are now almost cleared out. About 1900 half-sacks of medium conchus have changed hands at an advance of nearly 1½d on previous quotations, and prices of tea generally manifest an upward tendency. In breadstuffs we hear of no sales of importance. A quantity of flour from Victoria has been offered at £20, but has yet to be disposed of. A quantity of wheat has been offered at Adelaide. Flour is declining, and sales at lower rates are reported.

The auction of Mauritius sugars seemed of exceedingly quiet, the trade exhibiting but little disposition to purchase. The highest bid for Outhenbury, India chiefly with red deals, has been ordered on to Adelaide. The Tull, which arrived to-day, brings half a cargo of tea, more or less damaged by saltwater, the balance having been shipped at Singapore.

BANK OF NEW SOUTH WALES.—A BRANCH of this bank is now open at WAGGA WAGGA, under the charge of Mr. WILLIAM DRUMMOND, for the transaction of all banking business.

SHEPHERD SMITH, General Manager.

Bank of New South Wales, Sydney, Oct. 6th, 1865.

COMMERCIAL BANKING COMPANY OF SYDNEY.—A BRANCH of this Bank has been established at WENTWORTH, Darling River, for the transaction of all banking business.

ROBERT NAPIER, Manager.

Sydney 25th November, 1864.

COMMERCIAL BANKING COMPANY OF SYDNEY.—It is hereby notified that a branch of this institution has been OPENED TO-DAY at DUBBO, for the transaction of all banking business, under the conduct of Mr. James Holmes.

ROBERT NAPIER, Manager.

Sydney, February 15th.

THE WESTERN BANK OF NEW SOUTH WALES.

HEAD OFFICE, BATHURST.

Office in Sydney at 50, 52, 54, and 56, each.

Capital, £250,000 in 50,000 Shares of £5 each.

(With power to increase.)

Liability limited to twice the amount of the shares.

PROVINCIAL COMMITTEE.

J. H. Stewart, Esq., Chairman.

James Arthur, Esq., Alder. J. T. Lane, Esq., Clifton

Donald Campbell, Esq., Grete, Orange

Mitchell & Co., Esq., Thomas Lee, Esq., Wood-

William Cummings, Esq., John Maxwell, Esq., Nar-

M. P. Hill, Esq., Charlotte's Vale

Alexander Crilly, Esq., John Palmer, Esq., Bathurst

James Dargie, Esq., W. B. Eames, Esq., Sydney

T. D. Ford, Esq., Kato

H. M. Fulton, Esq., O'Connell

Julius Hillman, Esq., store-

keeper, Bathurst

Johnston, Esq., Bathurst

David Johnston, Esq.,

Glenzie

Donald Kinn, Esq., store-

keeper, Bathurst

PROVINCIAL SECRETARY.

David Kennedy, Esq.,

Bank of New South Wales, Sydney

Joseph Mulvaney, Esq., Pitt-street.

STANDING COUNCIL.

Edward Butler, Esq.,

Edwards

Solicitor.

J. S. Home, Esq.,

The City Bank.

The object of this Bank is to establish within the

Western District of New South Wales a Joint Stock Bank

which will afford to its inhabitants the advantages of an in-

stitution supported by a proprietary having a local interest.

They will thus be enabled to have their business transacted

entirely within their own district, and secure to themselves a

portion of the profits arising therefrom.

That the profits of colonial banking are very considerable

is obvious to any one who has examined the history of the

various companies during the past few years. Apart from

the consideration of numerous additions to capital caused by

the expansion of trade after the gold discovery, a glance at

the following table will show the remunerative nature of

these investments:

The Bank of N. S. Wales, with a capital of £1,000,000,

pays 17 1/2 per cent. dividend, and has created a reserve fund

of £250,000.

The Commercial Bank, with a capital of £400,000, pays

12 per cent. dividend, and has created a reserve fund of

£164,000.

The Australian Joint Stock Bank, with a capital of

£600,000, pays 12 1/2 per cent. dividend, and has created a

reserve fund of £200,000.

The course of banking in England shows that there is no

need for the monopoly of the entire control of the

monetary affairs, many of the Joint Stock Banks in the

manufacturing districts being among the most successful

of these institutions. It requires no argument to

prove that a local board made in a better position to judge

of the value of the business than a distant one, and that

distance, which from various causes connected with the

locality, may, without warning, cripple the trade of a dis-

trict, and would the standing of one in every way worthy of

credit and support.

From the acknowledged wealth and vast resources of the

Western District of New South Wales, it is believed that

the company now constituted will be able to meet with

liberal support to render its operations amply remunerative.

Besides this, in addition to its immediate prospects, it may

be safely anticipated that the extension of the railway to

Bathurst, and thence possibly to Fort Collins, will give an

impetus to pastoral, agricultural, and mining pursuits of

great promise as regards the future extension of the bank,

and will ensure to it a permanent and increasing support.

For the convenience of small investors the shares have

been fixed at the moderate sum of £5 each.

The nominal capital of the bank is fixed at a quarter of a

million sterling, in 50,000 shares; but it is proposed to issue

at present only 20,000, the remainder to be allotted as and

as may be required. Payment of calls to be made in the

following manner:

One Pound per Share on allotment.

Two Pounds on the 14th June next.

And the balance at such time as may be determined by the Board,

and after three months' notice.

It will be the object of the bank to afford facilities to all

the industrial interests of the district, and to render every

possible accommodation to the squatter, farmer, stockholder,

and miner.

The chief office of the bank will be in Bathurst, and it is

intended subsequently to open branches as soon as

possible to Sydney, also to Orange, Carver, Mulgoe,

Wellington, and Dubbo, as well as to other centres of popu-

lation within the district.

The Board of management will consist of five directors,

to be chosen by the shareholders from among themselves.

It is proposed to lay a balance-sheet of the affairs of the

bank before the shareholders at least half-yearly, the first meeting

to be held in January, 1866.

As soon as the necessary preliminaries are arranged, the

business of the bank will be commenced at Bathurst, and

IMPERIAL FIRE INSURANCE COMPANY.—Capital, £1,000,000. Reserve fund, £250,000. Insurances effected on buildings, merchandise, and ships. Losses from fire by lightning made good, and all claims on adjustment paid in Sydney.

FANNING, GRIFITHS, and CO., Agents. Sydney, 1865.

LONDON AND LANCASHIRE FIRE AND LIFE INSURANCE COMPANIES. CAPITAL, £500,000. Fire—£1,000,000. Life—£100,000.

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The Hon. A. MacArthur, Esq., George Wigram Allen, Esq.,

Medical Officer, Esq., Sydney, G. A. Mansfield, Esq.,

P. Sydney Jones, Esq., M.D., F.R.C.S., Sydney.

BANKERS.—Bank of New South Wales.

W. H. Mackenzie, Esq., Agent for N. S. Wales.

Office, New Pitt-street, Sydney.

NORTHERN FIRE AND LIFE ASSURANCE COMPANY.

Sydney Branch, 62, MARGARET-STREET.

Current rates and lowest rates in Australia.

Claims promptly settled in Sydney and at the agencies.

ROBERT HENDERSON, Resident Secretary.

PACIFIC FIRE AND MARINE INSURANCE COMPANY OF SYDNEY.

Capital, £2,000,000. Fire—£1,000,000. Marine—£1,000,000.

Directors: J. L. Montefiore, Esq., Chairman.

James Fyfe, Esq., A. B. Smith, Esq.,

Henry Fyfe, Esq., J. R. Young, Esq.,

London Agents—Messrs. Young, Lark, and Bennett, 26, Gresham-street.

Transactions can be effected with this Company in the various branches of FIRE and MARINE INSURANCE at the lowest current rates of premium.

Business may be made payable in London, if required.

C. M. SMITH, Manager.

ROYAL FIRE AND LIFE INSURANCE COMPANY, OF LIVERPOOL AND LONDON.

Capital, £2,000,000. Fire—£1,000,000. Life—£1,000,000.

Directors: J. L. Montefiore, Esq., Chairman.

James Fyfe, Esq., A. B. Smith, Esq.,

Henry Fyfe, Esq., J. R. Young, Esq.,

London Agents—Messrs. Young, Lark, and Bennett, 26, Gresham-street.

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Directors: J. L. Montefiore, Esq., Chairman.

James Fyfe, Esq., A. B. Smith, Esq.,

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It is a powerful purifier of the blood, and cures all the diseases of the blood, or from excessive use of mercury.

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TO LET. HOUSE, 7 rooms and kitchen, with balcony, back and front, beautiful situation, sea view of harbour, Challener's buildings, Park-street. CHALLENGER, gunmaker, King-street.

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1